

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stephen G. Palmieri
Belina Ann Palmieri
Debtors

Case No. 14-05956-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 38

Date Rcvd: Mar 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2020.

db/jdb
4589602 +Stephen G. Palmieri, Belina Ann Palmieri, 521 Muir Avenue, Hazleton, PA 18201-7451
4589603 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047
4634203 +American Express, 9111 Duke Blvd, Mason, OH 45040-8999
4627395 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4598458 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4589606 Bank of America, N.A., P.O. Box 940186, Simi Valley, CA 93094-0186
4589607 Bank of America, N.A., 9600 South Side Blvd, Jacksonville, FL 32256
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Best Buy, 50 N W Point Road, Elk Grove Village, IL 60007)
4624480 +Choice One Community Federal Credit Union, Weltman, Weinberg & Reis, Co., L.P.A.,
436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
4589610 +Choice One Federal Credit Union, P.O. Box 1205, Wilkes-Barre, PA 18703-1205
4595085 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
4589601 Gillespie Miscavige Ferdinand &, Baranko, 18201-5801
4589614 Navy Federal Credit Union, P.O. Box 3700, Maryfield, VA 22199
4643706 +PNC Bank, N.A., Boston Portfolio Advisors, Authorized Agent for, PNC Bank, N.A.,
800 Corporate Drive, Suite 408, Ft. Lauderdale, FL 33334-3621
4589600 +Palmieri Belina Ann, 521 Muir Avenue, Hazleton, PA 18201-7451
4589599 +Palmieri Stephen G, 521 Muir Avenue, Hazleton, PA 18201-7451
4589615 +Patenaude & Felix, A.P.C. Law Offic, 4545 Murphy Canyon Rd, 3rd Floor,
San Diego, CA 92123-4363
4589619 SYNCB/Ashley Furniture, 950 Soccer Blvd, Kettering, OH 45420
4589617 +Susquehanna Bank, 1570 Manheim Pike, Lancaster, PA 17601-3038
4589618 +Swinehart, William R. Esquire, 240-246 Market St, P.O. Box 791, Sunbury, PA 17801-0791

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
+EDI: PRA.COM Mar 04 2020 00:08:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
4589604 EDI: BANKAMER.COM Mar 04 2020 00:08:00 Bank Of America, P.O. Box 982235,
El Paso, TX 79998
4589605 EDI: BANKAMER.COM Mar 04 2020 00:08:00 Bank Of America, P.O. Box 45224,
Jacksonville, FL 32232-5224
4589609 EDI: CAPITALONE.COM Mar 04 2020 00:08:00 Capital One Bank USA, P.O. Box 85520,
Richmond, VA 23285
4589608 +EDI: CAPITALONE.COM Mar 04 2020 00:08:00 Capital One - Boscov's, 26525 N River Woods Blvd,
Mettawa, IL 60045-3439
4631230 +E-mail/Text: bankruptcy@cavps.com Mar 03 2020 19:09:18 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4589612 +E-mail/Text: bankruptcy@affglo.com Mar 03 2020 19:09:12 Global Credit & Collection Corp.,
5440 N. Cumberland Ave, Ste 300, Chicago, IL 60656-1486
4589613 +EDI: TSYS2.COM Mar 04 2020 00:08:00 Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218
4596887 +EDI: NFCU.COM Mar 04 2020 00:08:00 NAVY FEDERAL CREDIT UNION, PO BOX 3000,
MERRIFIELD VA 22119-3000
4901182 EDI: PRA.COM Mar 04 2020 00:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4901183 EDI: PRA.COM Mar 04 2020 00:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4642675 EDI: PRA.COM Mar 04 2020 00:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4589620 +EDI: RMSC.COM Mar 04 2020 00:08:00 SYNCB/Lowe's, P.O. Box 965005,
Orlando, FL 32896-5005
4589616 EDI: STF1.COM Mar 04 2020 00:08:00 Sun Trust Bank, P.O. Box 791144,
Baltimore, MD 21279-1144
4591722 +EDI: STF1.COM Mar 04 2020 00:08:00 SunTrust Bank, Attn. Support Services,
P.O. Box 85092, Richmond, VA 23286-0001
4641844 EDI: RMSC.COM Mar 04 2020 00:08:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
4852161 +EDI: RMSC.COM Mar 04 2020 00:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
4589611 EDI: USBANKARS.COM Mar 04 2020 00:08:00 Elan Financial Services, 777 East Wisconsin Ave,
Milwaukee, WI 53202

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Joseph R. Baranko, Jr. on behalf of Debtor 2 Belina Ann Palmieri josephb@slusserlawfirm.com
Joseph R. Baranko, Jr. on behalf of Debtor 1 Stephen G. Palmieri josephb@slusserlawfirm.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

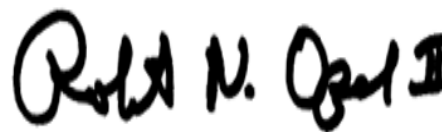
TOTAL: 6

Information to identify the case:

Debtor 1	<u>Stephen G. Palmieri</u>	Social Security number or ITIN	xxx-xx-9952
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2 (Spouse, if filing)	<u>Belina Ann Palmieri</u>	Social Security number or ITIN	xxx-xx-5027
	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:14-bk-05956-RNO			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Stephen G. Palmieri
aka Stephen PalmieriBelina Ann Palmieri
aka Belina A. Palmieri, aka Belina Palmieri**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Joan Goodling, Deputy Clerk3/3/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.